Case 09-74438 Doc 1 Filed 10/10/09 Entered 10/10/09 21:21:18 Desc Main

Document Page 1 of 42

10/10/09 9:20PM

B1 (Official Form 1)(1/08) **United States Bankruptcy Court** Voluntary Petition **Northern District of Illinois** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Meyerholz, Randy Clifford All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN xxx-xx-4728 Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 345 N. Birch St. Waterman, IL ZIP Code ZIP Code 60556 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Dekalb Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP Code ZIP Code Location of Principal Assets of Business Debtor (if different from street address above): Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box) ☐ Health Care Business Chapter 7 ☐ Single Asset Real Estate as defined ☐ Chapter 15 Petition for Recognition ☐ Chapter 9 Individual (includes Joint Debtors) in 11 U.S.C. § 101 (51B) of a Foreign Main Proceeding ☐ Chapter 11 See Exhibit D on page 2 of this form. Railroad ☐ Chapter 15 Petition for Recognition ☐ Chapter 12 □ Stockbroker ☐ Corporation (includes LLC and LLP) of a Foreign Nonmain Proceeding ☐ Chapter 13 ቨ Commodity Broker ☐ Partnership ☐ Clearing Bank Other (If debtor is not one of the above entities, ☐ Other Nature of Debts check this box and state type of entity below.) Tax-Exempt Entity Debts are primarily consumer debts, ☐ Debts are primarily (Check box, if applicable) defined in 11 U.S.C. § 101(8) as business debts. ☐ Debtor is a tax-exempt organization "incurred by an individual primarily for under Title 26 of the United States Code (the Internal Revenue Code). a personal, family, or household purpose.' Chapter 11 Debtors Filing Fee (Check one box) Check one box: ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Full Filing Fee attached Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Filing Fee to be paid in installments (applicable to individuals only). Must Check if: attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY \*\*\* K.O. Johnson 6237386 \*\* ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. ■ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 50-99 200-999 5,001-10,000 100-1,000-10,001-25,001-50,001-OVER 1-49 50,000 199 25,000 100.000 Estimated Assets \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 \$50,000,001 to \$100 \$100,000,001 to \$500 \$500,000,001 to \$1 billion \$0 to \$50,000 \$1,000,001 \$10,000,001 million million million Estimated Liabilities \$100,001 to \$500,000 \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$100,000,001 \$500,000,001 More than to \$500 to \$1 billion \$1 billion \$50,001 to \$100,000 \$500,001 \$50,000,001 to \$100 million

Case 09-74438 Doc 1 Filed 10/10/09 Entered 10/10/09 21:21:18 Desc Main 10/10/09 9:20PM Page 2 of 42

B1 (Official For	m 1)(1/08)	Page 2 01 42	Page 2
Voluntar	y Petition	Name of Debtor(s):  Meyerholz, Randy C	Clifford
(This page mu	st be completed and filed in every case)	micycrnoiz, Ranay c	, initial distribution of the second of the
	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two	, attach additional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If	more than one, attach additional sheet)
Name of Debte - None -	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	(T) 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Exhibit B
forms 10K as pursuant to S and is reques	bleted if debtor is required to file periodic reports (e.g., nd 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	I, the attorney for the petitinave informed the petitione 12, or 13 of title 11, United under each such chapter. I required by 11 U.S.C. §342	` '
Exhibit.	A is attached and made a part of this petition.	X /s/ K.O. Johnson Signature of Attorney for K.O. Johnson 62	or Debtor(s) (Date)
	Exh	ibit C	
	or own or have possession of any property that poses or is alleged to	pose a threat of imminent and	identifiable harm to public health or safety?
Yes, and No.	Exhibit C is attached and made a part of this petition.		
		ibit D	
_	leted by every individual debtor. If a joint petition is filed, ea	-	nd attach a separate Exhibit D.)
If this is a joi	D completed and signed by the debtor is attached and made and petition:	a part of this petition.	
_	D also completed and signed by the joint debtor is attached a	and made a part of this petit	ion.
	Information Regardin	g the Debtor - Venue	
	(Check any ap	-	
	Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for		
	There is a bankruptcy case concerning debtor's affiliate, ge	& 1	•
	Debtor is a debtor in a foreign proceeding and has its prince this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	in the United States but is	a defendant in an action or
	Certification by a Debtor Who Reside (Check all app		al Property
	Landlord has a judgment against the debtor for possession		ox checked, complete the following.)
	(Name of landlord that obtained judgment)		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment f		
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	-	-
	Debtor certifies that he/she has served the Landlord with the	his certification. (11 U.S.C.	§ 362(l)).

Entered 10/10/09 21:21:18 Desc Main Page 3 of 42

10/10/09 9:20PM Page 3

B1 (Official Form 1)(1/08)

## **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

Meyerholz, Randy Clifford

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### ▼ /s/ Randy Clifford Meyerholz

Signature of Debtor Randy Clifford Meyerholz

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

October 10, 2009

Date

#### Signature of Attorney\*

#### X /s/ K.O. Johnson

Signature of Attorney for Debtor(s)

#### K.O. Johnson 6237386

Printed Name of Attorney for Debtor(s)

#### Law Office of K.O. Johnson

Firm Name

901 N. Ninth Street DeKalb, IL 60115

Address

Email: office60115@aol.com

(815) 756-4529 Fax: (815) 758-3299

Telephone Number

October 10, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 09-74438 Doc 1 Filed 10/10/09 Entered 10/10/09 21:21:18 Desc Main

Document

Page 4 of 42

10/10/09 9:20PM

B 1D(Official Form 1, Exhibit D) (12/08)

## **United States Bankruptcy Court**

		Northern District of Illinois		
In re	Randy Clifford Meyerholz		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- □ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Case 09-74438 Doc 1 Filed 10/10/09 Entered 10/10/09 21:21:18 Desc Main Document Page 5 of 42

B 1D(Official Form 1, Exhibit	D) (12/08) - Cont.
□ Incapac	ity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency	so as to be incapable of realizing and making rational decisions with respect to
financial responsi	bilities.);
□ Disabili	ty. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reaso	onable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Intern	et.);
☐ Active 1	nilitary duty in a military combat zone.
	tates trustee or bankruptcy administrator has determined that the credit counseling § 109(h) does not apply in this district.
I certify under p	enalty of perjury that the information provided above is true and correct.
Signature of Debtor:	/s/ Randy Clifford Meyerholz
	Randy Clifford Meyerholz
Date: October 10, 2009	

10/10/09 9:20PM

Case 09-74438 Doc 1 Filed 10/10/09 Entered 10/10/09 21:21:18 Desc Main Document Page 6 of 42

B6 Summary (Official Form 6 - Summary) (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Randy Clifford Meyerholz		Case No.	
_		Debtor		
			Chapter	7
			• -	

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	4,985.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		6,350.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		58,721.20	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			5,385.26
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,394.00
Total Number of Sheets of ALL Schedules		20			
	T	otal Assets	4,985.00		
			Total Liabilities	65,071.20	

Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Randy Clifford Meyerholz		Case No.		
•	<u> </u>	Debtor			
			Chapter	7	

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	6,350.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	6,350.00

#### State the following:

Average Income (from Schedule I, Line 16)	5,385.26
Average Expenses (from Schedule J, Line 18)	4,394.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	6,394.49

#### State the following:

		-
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		6,350.00
4. Total from Schedule F		58,721.20
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		65,071.20

Case 09-74438

Doc 1 Filed 10/10/09 Document

Entered 10/10/09 21:21:18 Desc Main Page 8 of 42

B6A (Official Form 6A) (12/07)

In re	Randy Clifford Meyerholz	Case No	
_		Debtor	

#### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Current Value of Husband, Debtor's Interest in Wife, Joint, or Nature of Debtor's Amount of Description and Location of Property Property, without Interest in Property Secured Claim Deducting any Secured Claim or Exemption Community

None

Sub-Total > 0.00 (Total of this page)

0.00 Total >

(Report also on Summary of Schedules)

Case 09-74438 Doc 1 Filed 10/10/09 Entered 10/10/09 21:21:18 Desc Main Document Page 9 of 42

B6B (Official Form 6B) (12/07)

In re	Randy Clifford Meyerholz	Case No.	
-		Debtor	

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	ca	ash on hand	-	15.00
2.		ba	ank account at Chase	-	35.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	sa	avings account at Chase Bank	-	70.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and	be	ed	-	10.00
	computer equipment.	te	levision set	-	20.00
		ki	tchen table and chairs	-	40.00
		as	ssorted kitchenware, pots, pans and dishes	-	20.00
		sc	ofa and chairs in living room	-	50.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	cc	ollection of 1:64 scale trucks	-	250.00
6.	Wearing apparel.	m	isc clothing	-	250.00
7.	Furs and jewelry.	w	edding ring	-	50.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
			(T	Sub-Tota Fotal of this page)	al > <b>810.00</b>

<sup>3</sup> continuation sheets attached to the Schedule of Personal Property

Case 09-74438 Doc 1 Filed 10/10/09 Entered 10/10/09 21:21:18 Desc Main Document Page 10 of 42

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Randy Clifford Meyerholz	Case No.

Debtor

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	,	Vanguard retirement account	-	275.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
			(To	Sub-Tota of this page)	al > <b>275.00</b>

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

Case 09-74438 Doc 1 Filed 10/10/09 Entered 10/10/09 21:21:18 Desc Main Document Page 11 of 42

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Randy Clifford Meyerholz	Case No.

## Debtor

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and	1997	Ford Taurus	-	750.00
	other vehicles and accessories.	1992	Ford F250	-	750.00
		1997	Hitchhiker II	-	2,400.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
			(7	Sub-Tota  Total of this page)	al > 3,900.00

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

Doc 1 Filed 10/10/09 Entered 10/10/09 21:21:18 Desc Main Case 09-74438 Page 12 of 42 Document

**B6B** (Official Form 6B) (12/07) - Cont.

In re	Randy Clifford Meyerholz	Case No.
		· · · · · · · · · · · · · · · · · · ·

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
------------------	------------------	--------------------------------------	---	---

35. Other personal property of any kind X not already listed. Itemize.

> Sub-Total > (Total of this page)

4,985.00

Total >

0.00

B6C (Official Form 6C) (12/07)

In re	Randy Clifford Meyerholz	Case No.	

Debtor

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

Check if debtor claims a homestead exemption that exceeds \$136,875.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand cash on hand	735 ILCS 5/12-1001(b)	15.00	15.00
Checking, Savings, or Other Financial Accounts, Cobank account at Chase	ertificates of Deposit 735 ILCS 5/12-1001(b)	35.00	35.00
savings account at Chase Bank	735 ILCS 5/12-1001(b)	70.00	70.00
Household Goods and Furnishings bed	735 ILCS 5/12-1001(b)	10.00	10.00
television set	735 ILCS 5/12-1001(b)	20.00	20.00
kitchen table and chairs	735 ILCS 5/12-1001(b)	40.00	40.00
assorted kitchenware, pots, pans and dishes	735 ILCS 5/12-1001(b)	20.00	20.00
sofa and chairs in living room	735 ILCS 5/12-1001(b)	50.00	50.00
Books, Pictures and Other Art Objects; Collectibles collection of 1:64 scale trucks	S 735 ILCS 5/12-1001(b)	250.00	250.00
Wearing Apparel misc clothing	735 ILCS 5/12-1001(a)	250.00	250.00
<u>Furs and Jewelry</u> wedding ring	735 ILCS 5/12-1001(b)	50.00	50.00
Interests in IRA, ERISA, Keogh, or Other Pension of Vanguard retirement account	or Profit Sharing Plans 735 ILCS 5/12-704	275.00	275.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 1997 Ford Taurus	735 ILCS 5/12-1001(b)	750.00	750.00
1992 Ford F250	735 ILCS 5/12-1001(b)	750.00	750.00
1997 Hitchhiker II	735 ILCS 5/12-1001(c)	2,400.00	2,400.00

Total:	4.985.00	4.985.00

Case 09-74438 Doc 1 Filed 10/10/09 Entered 10/10/09 21:21:18 Desc Main Page 14 of 42 Document

B6D (Official Form 6D) (12/07)

In re	Randy Clifford Meyerholz	Case No.	
_		Debtor	

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

eneck this box if debtor has no creditors holds	ing	3000	red claims to report on this selecture D.					
ODEDITODIC NAME	C	Hu	sband, Wife, Joint, or Community	C	U	D I	AMOUNT OF	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	OH-PO-CO-LZC	SPUTED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.					T E			
			Value \$		D			
Account No.	┢	$\vdash$	, and ¢	$\vdash \vdash$	$\dashv$	$\vdash$		
Account No.			Value \$					
Account No.	Г	Т		П	$\Box$	П		
			Value \$	-				
Account No.								1
			Value \$					
0	_	_	S	Subto	ota`	ī		
continuation sheets attached			(Total of th	nis p	oag	e)		1
			(Report on Summary of Sc		ota ule		0.00	0.00

10/10/09 9:20PM

Case 09-74438 Doc 1 Filed 10/10/09 Entered 10/10/09 21:21:18 Desc Main Page 15 of 42 Document

B6E (Official Form 6E) (12/07)

•			
In re	Randy Clifford Meyerholz	Case No.	
•		Debtor	

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account he debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate

eled

schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.  Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 09-74438 Doc 1 Filed 10/10/09 Entered 10/10/09 21:21:18 Desc Main Document Page 16 of 42

B6E (Official Form 6E) (12/07) - Cont.

In re	Randy Clifford Meyerholz		Case No.	
		Debtor		

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ODEBTOR ONTINGENT NL QU L DATED SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** W INCLUDING ZIP CODE, AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) 2005 Account No. taxes and certain other debts owed to **IRS** governmental units 6,350.00 **Deparment of Treasury** P.O. Box 804527 х X Cincinnati, OH 45280-4527 6,350.00 0.00 Account No. Account No. Account No. Account No. Subtotal 6,350.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 0.00 6,350.00 6,350.00 (Report on Summary of Schedules) 6,350.00 0.00 Case 09-74438 Doc 1 Filed 10/10/09 Entered 10/10/09 21:21:18 Desc Main Document Page 17 of 42

B6F (Official Form 6F) (12/07)

In re	Randy Clifford Meyerholz		Case No.	
-		Debtor	,	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this box if debtor has no creditors holding unsecure	ea c	ıaın	ns to report on this Schedule F.					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	1 (4 )	UNLLQULDAH	D I S P U T E D	S	AMOUNT OF CLAIM
Account No. 2033166351			Opened 12/02/08 Last Active 6/01/05 Collection Verizon Inc.	T	T E D		ľ	
Afni, Inc. Po Box 3427 Bloomington, IL 61702		-	Conection verizon inc.		D			130.00
Account No. xxxx-xxxx-xxxx-8385		Г	credit card/consumer services provided to	$\Box$	Г	T	†	
Associated Recovery Systems P.O. Box 469046 Escondido, CA 92046-9046		-	debtor					414.70
Account No. xxxx-xxxx-y247			credit card/consumer services provided to debtor				+	
Associated Recovery Systems P.O. Box 469046 Escondido, CA 92046-9046		-						
								1,022.06
Account No. xxxx-x-5752			credit card/consumer services provided to debtor		Г	Γ	T	
Associated Recovery Systems P.O. Box 469046 Escondido, CA 92046-9046		-	desion					
								32.51
_5_ continuation sheets attached			(Total of t	Subt				1,599.27

Case 09-74438 Doc 1 Filed 10/10/09 Entered 10/10/09 21:21:18 Desc Main 10/10/09 9:20PM Page 18 of 42 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Randy Clifford Meyerholz	Case No.	
_		Debtor	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M		CONTLNGEN	UNL-QU-DA	E	AMOUNT OF CLAIM
Account No. Pxxxx-xxx-594			credit card/consumer services provided to	Ť	A T E D		
Associated Recovery Systems P.O. Box 469046 Escondido, CA 92046-9046		-	debtor		D		603.80
Account No. 09 LM 356			collection attorney for Citibank case no. 09 LM				
Blatt, Hasemiller, Leibsker & Moore 211 Landmark Drive, Ste. E5 Normal, IL 61761		-	356				19,742.85
Account No. <b>430598236484</b>			Opened 9/25/03 Last Active 7/01/04	_			,
Cap One Po Box 85520 Richmond, VA 23285		-	ChargeAccount				619.00
Account No. xxxx-xxx-510			collection agency for Resurgent Capital				
Capital Management Services, LP 726 Exchange Street Suite 700 Buffalo, NY 14210		-	Services, LP				1,236.26
Account No. 10212629			Opened 5/26/06 Last Active 7/01/04				
Cavalry Portfolio Serv 7 Skyline Dr Ste 3 Hawthorne, NY 10532		<b>-</b>	Collection Citgo				586.00
Sheet no. <u>1</u> of <u>5</u> sheets attached to Schedule of				Subt			22,787.91
Creditors Holding Unsecured Nonpriority Claims			(Total of the	his j	pag	ge)	22,707.31

Case 09-74438 Doc 1 Filed 10/10/09 Entered 10/10/09 21:21:18 Desc Main 10/10/09 9:20PM Page 19 of 42 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Randy Clifford Meyerholz	Case No	
•		Debtor	

CREDITOR'S NAME,	C	Нι	usband, Wife, Joint, or Community	Ğ	Ų	Ţ	эΤ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	OD E B T O R	C A M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT				AMOUNT OF CLAIM
Account No. xxxx-671-xxx			collection agency for Nicor Gas	'	E			
CBCS P.O. Box 69 Columbus, OH 43216-1810		_						940.06
Account No. 542418037774			Opened 8/01/00 Last Active 9/13/04	Π	Г	Т	T	
Citi Pob 6241 Sioux Falls, SD 57117		_	CreditCard					
								24,932.00
Account No. xxxx-1629  Creditors' Protection Services 202 W. State Street Suite 300 Rockford, IL 61110		-	collection agency for Michael J. Monfils, MD, LLC					540.50
Account No. xxxx-xxx-510  FirstSource Advantage, L.L.C. 205 Bryant Woods South Buffalo, NY 14228	-	_	collection agency for LVNV Funding					1,215.90
Account No. V18826-xxx  Kishwaukee Community Hospital Mail Processing Center P.O. Box 739 Moline, IL 61266-0739	-	-	medical/dental services provided to debtor					85.00
Sheet no. 2 of 5 sheets attached to Schedule of				Sub			Ī	27,713.46
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pas	ge)	) l	2.,3.40

Case 09-74438 Doc 1 Filed 10/10/09 Entered 10/10/09 21:21:18 Desc Main 10/10/09 9:20PM Document Page 20 of 42

B6F (Official Form 6F) (12/07) - Cont.

In re	Randy Clifford Meyerholz	Case N	0
_		Debtor	

					_		
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	S	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C H W		CONTINGEN	Ь	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>5890955510</b>			Opened 11/29/06 Last Active 2/01/04	] ⊤	A T E D		
Lvnv Funding Llc Po Box 740281 Houston, TX 77274		-	Collection Citibank Amoco Consu		D		1,240.00
Account No. 3GQ87250			Opened 6/30/06 Last Active 2/01/04				
Lvnv Funding Llc Po Box 740281 Houston, TX 77274		-	Collection Mci				425.00
							125.00
Account No. xxxx-xxx-209  MCM, Inc. Department 8870 Los Angeles, CA 90084-8870		-	collection agency for Midland Funding, LLC and Texaco				578.30
Account No. 61*8			medical/dental services				
Michael J. Monfils, MD LLC P.O. Box 957 Rockford, IL 61105		-					540.50
Account No. <b>8521525209</b>	T	T	Opened 12/29/06 Last Active 7/13/09				
Midland Credit Mgmt 8875 Aero Dr San Diego, CA 92123		-	Collection Texaco				476.00
Sheet no. <b>3</b> of <b>5</b> sheets attached to Schedule of			2	Subt	ota	1	2.050.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	2,959.80

Case 09-74438 Doc 1 Filed 10/10/09 Entered 10/10/09 21:21:18 Desc Main  $_{10/10/09~9:20PM}$  Document Page 21 of 42

B6F (Official Form 6F) (12/07) - Cont.

In re	Randy Clifford Meyerholz		Case No.	
_		Debtor		

	<u>۔</u>			T .	1	-	
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	16	N N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXHLXGEXH	UNLIQUIDATED	ISPUTED	AMOUNT OF CLAIM
Account No. <b>752967</b>			Opened 11/30/00 Last Active 4/24/07	Т	T E		
Nicor Gas 1844 Ferry Road Naperville, IL 60563		-	Other Utility Company		D		905.00
Account No. <b>F2692-xxx-3</b>			collection agency				
Northland Group, Inc. P.O. Box 390846 Minneapolis, MN 55439		_					1,096.46
Account No. F113-986_xx			collection agency for Capital One Bank				
Northland Group, Inc. P.O. Box 390846 Minneapolis, MN 55439		-					1,097.26
Account No. F143-xxx-05			collection agency for Capital One Bank				,
Northland Group, Inc. P.O. Box 390846 Minneapolis, MN 55439		_					422.54
Account No. 89103-Qxxxx			medical services provided to debtor				·
Reddy Medical Associates, Ltd. P.O. BOx 2184 Indianapolis, IN 46206-2184		_					107.50
Sheet no. <b>4</b> of <b>5</b> sheets attached to Schedule of				Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				3,628.76

Case 09-74438 Doc 1 Filed 10/10/09 Entered 10/10/09 21:21:18 Desc Main  $_{10/10/09~9:20PM}$  Document Page 22 of 42

 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Randy Clifford Meyerholz	Case No	
_		<del>,</del>	
		Debtor	

	1			-		_	1
CREDITOR'S NAME,	0	Hu	sband, Wife, Joint, or Community	0	N	l D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM
Account No. 851665752			Opened 3/31/04 Last Active 7/01/04	T	T E		
Shell/Citi Po Box 6497 Sioux Falls, SD 57117		-	ChargeAccount		D		32.00
	L						32.00
Account No.							
Account No.	╁						
Account No.	ł						
Account No.	-						
Sheet no. <b>5</b> of <b>5</b> sheets attached to Schedule of				ubt	ota	.1	20.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	32.00
			(Report on Summary of So		ota lule		58,721.20
			( IF :			,	

Case 09-74438 Doc 1 Filed 10/10/09 Entered 10/10/09 21:21:18 Desc Main Document Page 23 of 42

B6G (Official Form 6G) (12/07)

In re	Randy Clifford Meyerholz	Case No.	
-		Debtor ,	

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-74438 Doc 1 Filed 10/10/09 Entered 10/10/09 21:21:18 Desc Main 10 Document Page 24 of 42

B6H (Official Form 6H) (12/07)

In re	Randy Clifford Meyerholz	Case No	
-		Debtor	

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Beth J. Meyerholz 2S670 RT 59 Apt. D1 Warrenville, IL 60555-1432

Deparment of Treasury P.O. Box 804527 Cincinnati, OH 45280-4527

Copyright (c) 1996-2009 - Best Case Solutions - Evanston, IL - (800) 492-8037

**B6I (Official Form 6I) (12/07)** 

Document Page 25 of 42

In re	Randy Clifford Meyerholz		Case No.	
		Debtor(s)		

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:  DEPENDENTS OF DEBTOR AND SPOUSE					
Debtor's Marital Status:					
Married	None.	RELATIONSHIP(S): None.			
<b>Employment:</b>	DEBTOR		SPOUSE		
Occupation	warehouse manager	teacher			
Name of Employer	Martenson Turf Products		School District #428		
How long employed	1 1/2 years	1 1/2 yea			
Address of Employer	250 West Adams St.	901 S. Fo			
	Waterman, IL 60556	Dekalb, I			
	or projected monthly income at time case filed)		DEBTOR	_	SPOUSE
	and commissions (Prorate if not paid monthly)		\$ 2,224.63	\$_	4,271.20
2. Estimate monthly overtime			\$	\$_	0.00
2 CUDTOTAL		1	\$ 2,224.63	\$	4,271.20
3. SUBTOTAL			φ <u></u>	Ψ_	
4. LESS PAYROLL DEDUCTION	ONS				
a. Payroll taxes and social s	security		\$ 314.41	\$	576.16
b. Insurance			\$ 54.17	\$	111.66
c. Union dues			\$ 0.00	\$	0.00
d. Other (Specify):	RA		\$ 54.17	\$	0.00
			\$ 0.00	\$	0.00
5. SUBTOTAL OF PAYROLL I	DEDUCTIONS		\$ 422.75	\$_	687.82
6. TOTAL NET MONTHLY TA	KE HOME PAY		\$1,801.88	\$_	3,583.38
7 Regular income from operation	n of business or profession or farm (Attach detailed st	ratement)	\$ 0.00	\$	0.00
8. Income from real property	if of business of profession of farm (Attach detailed st	atement)	\$ 0.00	\$ <u>_</u>	0.00
9. Interest and dividends			\$ 0.00	\$ <u>_</u>	0.00
	pport payments payable to the debtor for the debtor's u	ise or that of	Ψ	Ψ_	0.00
dependents listed above			\$0.00	\$_	0.00
11. Social security or governmen (Specify):			\$ 0.00	\$	0.00
(Specify).			\$ 0.00	Φ _	0.00
12. Pension or retirement income			\$ 0.00	Φ_	0.00
13. Other monthly income			Φ	Φ_	0.00
(Specify):			\$ 0.00	\$	0.00
(Speeny).			\$ 0.00	\$ <u></u>	0.00
			<u> </u>	Ψ_	0.50
14. SUBTOTAL OF LINES 7 TH	HROUGH 13		\$	\$_	0.00
15. AVERAGE MONTHLY INC	COME (Add amounts shown on lines 6 and 14)		\$1,801.88	\$_	3,583.38
16 COMBINED AVERAGE MO	ONTHLY INCOME: (Combine column totals from li	ne 15)	\$	5,385	5.26

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Entered 10/10/09 21:21:18 Desc Main Doc 1 Filed 10/10/09 Case 09-74438

B6J (Official Form 6J) (12/07)

Document Page 26 of 42

10/10/09 9:20PM

In re	Randy Clifford Meyerholz		Case No.	
		Debtor(s)		

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or a expenses calculated on this form may differ from the deductions from incomparison of the deductions from the deduction from the d			e monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains expenditures labeled "Spouse."	a separate household. Comple	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)		\$	1,681.00
a. Are real estate taxes included? Yes X	No		
b. Is property insurance included? Yes X	No		
2. Utilities: a. Electricity and heating fuel		\$	270.00
b. Water and sewer		\$	90.00
c. Telephone		\$	100.00
d. Other See Detailed Expense Attachment		\$	128.00
3. Home maintenance (repairs and upkeep)		\$	200.00
4. Food		\$	550.00
5. Clothing		\$	100.00
6. Laundry and dry cleaning		\$	50.00
7. Medical and dental expenses		\$	50.00
8. Transportation (not including car payments)		\$	650.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	50.00
10. Charitable contributions		\$	0.00
11. Insurance (not deducted from wages or included in home mortgage pages)	yments)		
a. Homeowner's or renter's		\$	15.00
b. Life		\$	0.00
c. Health		\$	0.00
d. Auto		\$	100.00
e. Other		\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payme	ents)		
(Specify)		\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payr plan)	ments to be included in the		
a. Auto		\$	360.00
b. Other		\$	0.00
c. Other		\$	0.00
14. Alimony, maintenance, and support paid to others	_	\$	0.00
15. Payments for support of additional dependents not living at your home		\$	0.00
16. Regular expenses from operation of business, profession, or farm (atta	ch detailed statement)	\$	0.00
17. Other		\$	0.00
Other		\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also or		\$	4,394.00
if applicable, on the Statistical Summary of Certain Liabilities and Related 19. Describe any increase or decrease in expenditures reasonably anticipat			
following the filing of this document:	and to occur main the year		
20. STATEMENT OF MONTHLY NET INCOME		<del>_</del>	
a. Average monthly income from Line 15 of Schedule I		\$	5,385.26
b. Average monthly expenses from Line 18 above		\$	4,394.00
c. Monthly net income (a. minus b.)		\$	991.26

Case 09-74438	Doc 1		Entered 10/10/ Page 27 of 42	09 21:21:18	Desc Main	10/10/09 9:20PM
B6J (Official Form 6J) (12/07)		Boodinone	1 ago 21 of 12			
In re Randy Clifford Meyerhol	lz			Case No.		
		I	Debtor(s)	_		
SCHEDULE J	I - CURI		TURES OF INDInse Attachment	VIDUAL DE	BTOR(S)	

### **Other Utility Expenditures:**

DISH network television	\$ 78.00
Mediacom	\$ 50.00
Total Other Utility Expenditures	\$ 128.00

Case 09-74438 Doc 1

Filed 10/10/09 Document

Entered 10/10/09 21:21:18 Desc Main Page 28 of 42

B6 Declaration (Official Form 6 - Declaration). (12/07)

10/10/09 9:20PM

## **United States Bankruptcy Court Northern District of Illinois**

In re	Randy Clifford Meyerholz			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION CO	ONCERN	ING DEBTOR'S SO	CHEDULI	ES
	DECLARATION UNDER P	PENALTY (	F PERJURY BY INDIVI	DUAL DEE	BTOR
	I declare under penalty of perjury th  22 sheets, and that they are true and corrections				_
Date	October 10, 2009	Signature	/s/ Randy Clifford Meyerho Randy Clifford Meyerho Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 09-74438 Doc 1 Filed 10/10/09 Entered 10/10/09 21:21:18 Desc Main Document Page 29 of 42

B7 (Official Form 7) (12/07)

## United States Bankruptcy Court Northern District of Illinois

		Not therm District of Hillions		
In re	Randy Clifford Meyerholz		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$15,738.00 2009 YTD: Husband Martenson Turf Products \$30.697.00 2008: Husband Martenson Turf Products

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

10/10/09 9:20PM

10/10/09 9:20PM

2

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF NAME AND ADDRESS AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID **OWING** 

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Resurgence Financial, LLC vs. Randy Meyerholz, Case

NATURE OF PROCEEDING civil litigation for collection COURT OR AGENCY AND LOCATION Sixteenth Judicial Circuit, **DeKalb County, Illinois** 

STATUS OR DISPOSITION pending

No: 09 LM 356

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE. TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY** 

3

10/10/09 9:20PM

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN

OF COURT CASE TITLE & NUMBER DATE OF ORDER

DESCRIPTION AND VALUE OF

**PROPERTY** 

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DESCRIPTION AND DATE OF GIFT

VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Law Office of K.O. Johnson 901 N. Ninth Street DeKalb, IL 60115

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR **September 30, 2009** 

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$421.00 preparation of

bankruptcy petition

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

Case 09-74438 Doc 1 Filed 10/10/09 Entered 10/10/09 21:21:18 Desc Main

Document Page 32 of 42 10/10/09 9:20PM

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled None trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

4

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

**PROPERTY** 

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

5

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

**ENVIRONMENTAL** 

NOTICE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

NOTICE

I.AW

LAW

SITE NAME AND ADDRESS

**GOVERNMENTAL UNIT** 

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which None the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS

**BEGINNING AND ENDING DATES** 

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or

**ADDRESS** 

## Case 09-74438 Doc 1 Filed 10/10/09 Entered 10/10/09 21:21:18 Desc Main

Document Page 34 of 42

10/10/09 9:20PM

6

owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books None of account and records, or prepared a financial statement of the debtor.

DATES SERVICES RENDERED NAME **ADDRESS** 

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records None of the debtor. If any of the books of account and records are not available, explain.

NAME **ADDRESS** 

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY DATE OF INVENTORY INVENTORY SUPERVISOR (Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above. None

DATE OF INVENTORY

None

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

#### 21. Current Partners, Officers, Directors and Shareholders

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

**ADDRESS** DATE OF WITHDRAWAL NAME

Case 09-74438 Doc 1 Filed 10/10/09 Entered 10/10/09 21:21:18 Desc Main

Document Page 35 of 42

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

TITLE DATE OF TERMINATION NAME AND ADDRESS

### 23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the

commencement of this case.

NAME & ADDRESS OF RECIPIENT. RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

10/10/09 9:20PM

7

#### 24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date October 10, 2009 /s/ Randy Clifford Meyerholz Signature

Randy Clifford Meverholz

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 09-74438 Doc 1 Filed 10/10/09 Entered 10/10/09 21:21:18 Desc Main Document Page 36 of 42

B8 (Form 8) (12/08)

## **United States Bankruptcy Court** Northern District of Illinois

In re Randy Clifford Meyerholz			Case No.	
		Debtor(s)	Chapter	7
CHAPTER 7 INI PART A - Debts secured by property of		OR'S STATEMENT		
property of the estate. Attach ac			ed for EAC	if debt which is secured by
Property No. 1				
Creditor's Name: -NONE-		Describe Property S	ecuring Debt	::
Property will be (check one):  ☐ Surrendered	☐ Retained			
If retaining the property, I intend to (check a ☐ Redeem the property ☐ Reaffirm the debt				
☐ Other. Explain	(for example, av	oid lien using 11 U.S.C	. § 522(f)).	
Property is (check one):  ☐ Claimed as Exempt		☐ Not claimed as exe	empt	
PART B - Personal property subject to unex Attach additional pages if necessary.)	pired leases. (All three	e columns of Part B mu	st be complete	ed for each unexpired lease.
Property No. 1	]			
Lessor's Name: -NONE-	Describe Leased Pr	operty:	Lease will be U.S.C. § 365 ☐ YES	e Assumed pursuant to 11 5(p)(2):
I declare under penalty of perjury that the personal property subject to an unexpired		intention as to any pr	operty of my	estate securing a debt and/or
Date October 10, 2009	Signature	/s/ Randy Clifford Meyer Randy Clifford Meyer Debtor		

10/10/09 9:20PM

Case 09-74438 Doc 1 Filed 10/10/09 Entered 10/10/09 21:21:18 Desc Main Document Page 37 of 42

United States Bankruptcy Court Northern District of Illinois

		Not therm District of Initiols		
In re	Randy Clifford Meyerholz		Case No.	
		Debtor(s)	Chapter	7

	DISCLOSURE OF COMP	ENSATION OF ATTOR	NEY FOR	DEBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy compensation paid to me within one year before the be rendered on behalf of the debtor(s) in contemplation	filing of the petition in bankruptcy,	or agreed to be	e paid to me, for services rendered of	
	For legal services, I have agreed to accept		. \$	1,300.00	
	Prior to the filing of this statement I have receive			421.00	
	Balance Due			879.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed con	mpensation with any other person ur	nless they are n	nembers and associates of my law fi	rm.
	☐ I have agreed to share the above-disclosed compecopy of the agreement, together with a list of the in				A
5.	In return for the above-disclosed fee, I have agreed to	render legal service for all aspects of	of the bankrupt	cy case, including:	
	<ul> <li>a. Analysis of the debtor's financial situation, and rer</li> <li>b. Preparation and filing of any petition, schedules, s</li> <li>c. Representation of the debtor at the meeting of cred</li> <li>d. [Other provisions as needed]</li> <li>Negotiations with secured creditors to reaffirmation agreements and applica 522(f)(2)(A) for avoidance of liens on I</li> </ul>	tatement of affairs and plan which n ditors and confirmation hearing, and o reduce to market value; exen tions as needed; preparation a	nay be required any adjourned nption plann	l; hearings thereof; ing; preparation and filing of	
5.	By agreement with the debtor(s), the above-disclosed Representation of the debtors in any of any other adversary proceeding.			ances, relief from stay actions	or
		CERTIFICATION			
thi	I certify that the foregoing is a complete statement of a sbankruptcy proceeding.	any agreement or arrangement for pa	ayment to me f	or representation of the debtor(s) in	
Da	ted: October 10, 2009	/s/ K.O. Johnson			
		K.O. Johnson 6237			
		Law Office of K.O. 901 N. Ninth Street			
		DeKalb, IL 60115			
		(815) 756-4529 Fax		3299	
		office60115@aol.co	om		

10/10/09 9:20PM

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

Case 09-74438 Doc 1 Filed 10/10/09 Entered 10/10/09 21:21:18 Desc Main

B 201 (12/08) Document Page 39 of 42 10/10/09 9:20PM Page 2

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

K.O. Johnson 6237386	X /s/ K.O. Johnson	October 10, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
901 N. Ninth Street		
DeKalb, IL 60115		
(815) 756-4529		
office60115@aol.com		
	Certificate of Debtor	
I (We), the debtor(s), affirm that I (we) ha	ve received and read this notice.	
Randy Clifford Meyerholz	X /s/ Randy Clifford Meyerholz	October 10, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

Case 09-74438 Doc 1 Filed 10/10/09 Entered 10/10/09 21:21:18 Desc Main Document Page 40 of 42

#### 10/10/09 9:20PM

## **United States Bankruptcy Court**

Randy Clifford Meyerholz		Case No.	
	Debtor(s)	Chapter	7
VERI	FICATION OF CREDITOR I	MATRIX	
	Number o	of Creditors:	21
The above-named Debtor(s) he (our) knowledge.	ereby verifies that the list of cred	itors is true and	correct to the best of my
October 10, 2009		•	
	-		
	VERI The above-named Debtor(s) he	VERIFICATION OF CREDITOR IN Number of the above-named Debtor(s) hereby verifies that the list of cred (our) knowledge.	VERIFICATION OF CREDITOR MATRIX  Number of Creditors:  The above-named Debtor(s) hereby verifies that the list of creditors is true and (our) knowledge.  October 10, 2009  /s/ Randy Clifford Meyerholz Randy Clifford Meyerholz

Afni, Inc. Po Box 3427 Bloomington, IL 61702

Associated Recovery Systems P.O. Box 469046 Escondido, CA 92046-9046

Beth J. Meyerholz 2S670 RT 59 Apt. D1 Warrenville, IL 60555-1432

Blatt, Hasemiller, Leibsker & Moore 211 Landmark Drive, Ste. E5 Normal, IL 61761

Cap One Po Box 85520 Richmond, VA 23285

Capital Management Services, LP 726 Exchange Street Suite 700 Buffalo, NY 14210

Cavalry Portfolio Serv 7 Skyline Dr Ste 3 Hawthorne, NY 10532

CBCS P.O. Box 69 Columbus, OH 43216-1810

Citi Pob 6241 Sioux Falls, SD 57117

Creditors' Protection Services 202 W. State Street Suite 300 Rockford, IL 61110

FirstSource Advantage, L.L.C. 205 Bryant Woods South Buffalo, NY 14228

IRS
Department of Treasury
P.O. Box 804527
Cincinnati, OH 45280-4527

Kishwaukee Community Hospital Mail Processing Center P.O. Box 739 Moline, IL 61266-0739

Lvnv Funding Llc Po Box 740281 Houston, TX 77274

MCM, Inc.
Department 8870
Los Angeles, CA 90084-8870

Michael J. Monfils, MD LLC P.O. Box 957 Rockford, IL 61105

Midland Credit Mgmt 8875 Aero Dr San Diego, CA 92123

Nicor Gas 1844 Ferry Road Naperville, IL 60563

Northland Group, Inc. P.O. Box 390846 Minneapolis, MN 55439

Reddy Medical Associates, Ltd. P.O. BOx 2184 Indianapolis, IN 46206-2184

Shell/Citi Po Box 6497 Sioux Falls, SD 57117